



Navigating the Housing Ecosystem

Stephanie Watkins-Cruz, MPA, MCRP
Director of Housing Policy
NC Housing Coalition

May 20, 2024



About Us

The mission of the North Carolina Housing Coalition is to lead a movement to ensure that every North Carolinian has a home in which to live with dignity and opportunity.

We are a statewide non-profit working to advance the mission of “housing as a human right”

by:

- **convening** local/state-level stakeholders in shared advocacy work
- providing **resources** and support to housing counselors and service providers
- and **mobilizing** housing allies and the community at-large to influence more affordable and accessible housing policies

Our strategies focus on **GROWING the HOUSING MOVEMENT** to **WIN THE POLICIES needed** backed by the **RESOURCES** which meet the scale of the need, and **STRENGTHENING THE ECOSYSTEM OF HOUSING PROVIDERS** to make those wins a reality for communities across North Carolina.

2023-2024 Policy Priorities

- **Advocate** for reliable, dedicated, and coordinated public resources that meet the scale of the housing need.
- **Support** housing policies and resources that keep families in their homes and allow communities to thrive.
- **Promote** equitable access to housing and opportunity that reckons with our long history of racist housing policies and practices
- **Ensure** that local policies facilitate and adequate supply of quality housing accessible across a community’s income spectrum.

Housing Continuum

The Housing Continuum



Each part of the housing continuum represents a type of housing available and/or needed in a community at any given time. **Each type also represents a myriad of systems, policies, services, and level of resources and need.**



Who Needs Affordable Housing?

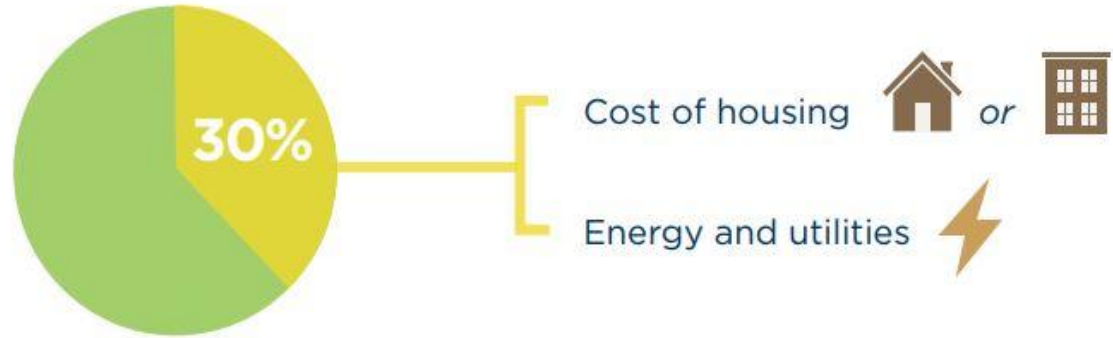


Everyone.



What is Affordable Housing?

Housing is affordable when it comprises no more than **30% of the family's budget**. Families that spend more than this on housing are **cost-burdened**.



Why do we have a housing crisis?



FY 2024 Income Limits Summary

\$793.75

FY 2024 Income Limit Area	Median Family Income Click for More Detail	FY 2024 Income Limit Category Click for More Detail	Persons in Family							
			1	2	3	4	5	6	7	8
Durham-Chapel Hill, NC HUD Metro FMR Area	\$105,900	Very Low (50%) Income Limits (\$) Click for More Detail	37,100	42,400	47,700	52,950	57,200	61,450	65,700	69,900
		Extremely Low Income Limits (\$)* Click for More Detail	22,250	25,400	28,600	31,750	36,580	41,960	47,340	52,720
		Low (80%) Income Limits (\$) Click for More Detail	59,300	67,800	76,250	84,700	91,500	98,300	105,050	111,850

NOTE: HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the **Durham-Chapel Hill, NC HUD Metro FMR Area**.

\$556.25



Various Roles



Key Programs & Resources

A majority of the programs and resources for developing, financing, and preserving affordable housing is federally funded.

States provide additional funding, but more often than not, local governments have to get creative and fill resource gaps.

Federal grants and programs
State grants and programs
Private and Community investment



Common Challenges

- Inconsistent funding at federal level that does not keep pace with the growing need OR the cost of addressing the need.
- Complex and challenging to administer.
- Primarily reimbursement based.
- State regulations may conflict with federal programs and eligible activities, or add additional administrative burden.



Solutions & Interventions & Different Points of Action



Framing Housing Interventions



Stability



Subsidy

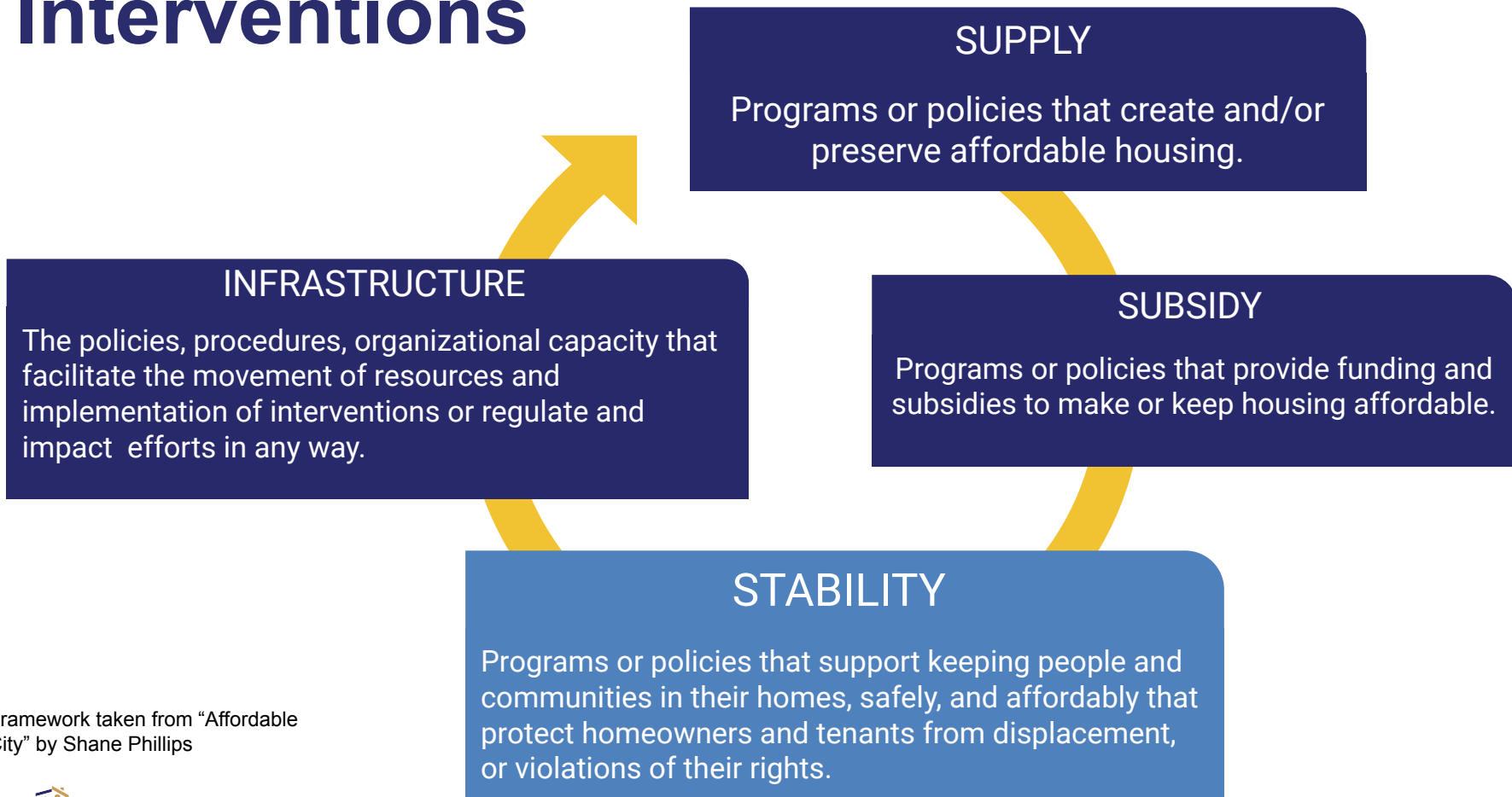


Supply



Infrastructure

Interventions



Framework taken from “Affordable City” by Shane Phillips



Interventions (Examples)

INFRASTRUCTURE

Creation of a state housing department or agency that can coordinate all housing and community development efforts.

SUPPLY

State Housing Tax Credit
Zoning changes to facilitate housing development.

SUBSIDY

Housing Choice Vouchers
Incentives for developing housing
Investments in housing counseling

STABILITY

Renter protections.
Eviction prevention and legal support
Housing counseling
Emergency shelters.



Different Action Points

Federal

State

Local

Authority
Regulations
Guidance
Resources

Public-Private
Partnerships

Resources



Different Action Points

Local (County, Town/City)

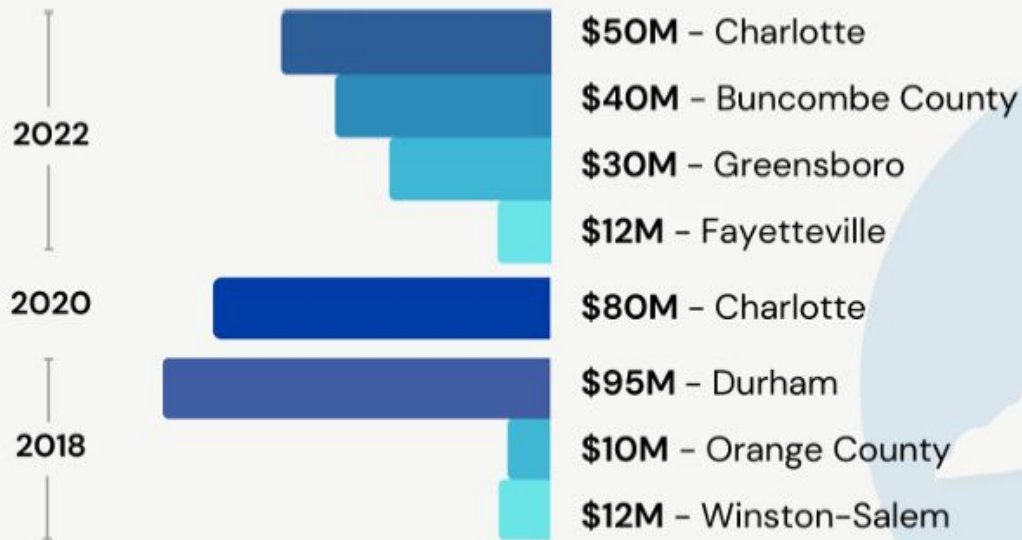
- Local advisory committees
- Local planning board (county)
- Local elections
- Local board meetings
- Funding for human services and development
- **Feedback and evaluation on existing processes**



Housing Bonds: Local Taxpayers Invest in Housing

The housing affordability crisis has been ongoing for years in North Carolina's larger cities and counties. That is why local officials and residents in those places have approved housing bonds – typically by overwhelming majorities – over several years. These bonds have covered a range of needs and assisted people at a range of income levels through direct construction of low-income housing, down payment assistance and land banking.

Recently Approved Housing Bond Issues & Amounts



Different Action Points

State

- Representatives
- Appropriations (Budget)
- Any state plans
- Bills that may impact your work AND/OR your community's ability to support the work.



2023-2024 POLICY AGENDA

Leading a movement to ensure that every North Carolinian has a home in which to live with dignity and opportunity.

1

ADVOCATE FOR RELIABLE, DEDICATED, AND COORDINATED PUBLIC RESOURCES THAT MEET THE SCALE OF THE HOUSING NEED.

2

SUPPORT HOUSING POLICIES AND RESOURCES THAT KEEP FAMILIES IN THEIR HOMES AND ALLOW COMMUNITIES TO THRIVE.

3

PROMOTE EQUITABLE ACCESS TO HOUSING AND OPPORTUNITY THAT RECKONS WITH OUR LONG HISTORY OF RACIST HOUSING POLICIES AND PRACTICES.

4

ENSURE THAT LOCAL POLICIES FACILITATE AN ADEQUATE SUPPLY OF QUALITY HOUSING ACCESSIBLE ACROSS A COMMUNITY'S INCOME SPECTRUM.

These priorities are not industry limited.



Advocate for increased and consistent support for the Housing Trust Fund and the Workforce Housing Loan Program (WHLP).

- ❖ Increase the Housing Trust Fund.
- ❖ Dedicate a revenue source to the Housing Trust Fund.
- ❖ Increase the WHLP allocation.
- ❖ Change the WHLP allocation to be recurring.

Support programs and policies that protect tenants and improve access to housing.

- ❖ Improve screening criteria and processes that landlords use - remove evictions that do not result in judgements from prior records.
- ❖ Advocate for statewide protections against source of income discrimination in publicly funded developments.
- ❖ Increase support for the Key Rental Assistance and Targeting Programs.

Advocate for improved capacity.

- ❖ Advocate for an office within our state government to focus on coordination of housing programs across state agencies.
- ❖ Increased technical assistance.

Provide resources and education around policies that impact affordable housing access and development.

- ❖ Provide information and resources on the impacts of exclusionary zoning.
- ❖ Provide information and resources on the various land use reform models and their impacts on access to and the creation of affordable housing.
- ❖ Provide information and resources that expose barriers to homeownership and potential solutions.



Different Action Points

Federal

- Representatives.
- Appropriations (Budget).
- Processes and Plans that impact your state's resources.
- Bills that may impact your work AND/OR your community's ability to support the work.



Federal Examples

Federal Advocacy (Offense)

- Advocate for the passage of the Affordable Housing Credit Improvement Act.
- Advocate for and provide information on the impact of special purpose credit programs on underserved populations.
- Highlight the importance of first-generation homeownership efforts – and the plan in North Carolina.

Federal Advocacy (“Defense”)

Protecting existing programs and resources



Different Action Points

General

- Engage
- Educate
- Collaborate
- Evaluate
- Inform
- Repeat.



Engage with the NC Housing Coalition

Listen in on our weekly Housing Call

Join us every Tuesday at 9:45 a.m.

- Number: 267-807-9605
- Access Code: 532454#

Miss a call? Housing Calls are recorded and posted to the [Housing Matters 2 NC Podcast](#).

Reach out! Ask questions.

Sign up for Housing Matters

Our twice-monthly e-newsletter, keeps you up to date on affordable housing news across NC and beyond. Each issue includes:

- Updates on the Coalition's work across the state
- State and federal legislative updates, so you can keep track and take action
- Announcements of events, openings, workshops, conference calls & webinars
- Links to valuable news articles on affordable housing





Thank You!

Policy Questions?

Samuel Gunter
Executive Director
sgunter@nchousing.org

Stephanie Watkins-Cruz
Director of Housing Policy
swatkinscruz@nchousing.org

Anna Patterson
Senior Policy Analyst
apatterson@nchousing.org

General Questions
info@nchousing.org

www.nchousing.org

